

# UNIVERSITY MISSOURIAN

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## DEBTORS HAVE BEST OF IT, SAYS LAWYER

Lakenan Price Seeks Change in State Laws to Protect Merchants.

## LAXITY CAUSES LOSS

Small Account Is Forfeited Because Legal Work Is Costly, He Claims.

That the laws of Missouri protecting retail merchants for loss on bad accounts are very unfavorable to the creditor and that the commercial organizations of the state ought to start a campaign for a revision of the statutes on this point was the statement of Lakenan Price, a Columbia lawyer, who discussed "Retail Credit from the Lawyer's Point of View" before the Retail Merchants' Association last night.

The reason for bankruptcy among retail merchants in nine cases out of ten is bad credit, Mr. Price said. Too much laxity in extending credit causes losses, but the laxity in enforcing collections is the greatest cause.

"The Missouri merchants are at a disadvantage in collecting their accounts if the debtor doesn't want to pay," he said. "Missouri law is decidedly favorable to the debtor. The inability of the creditor to garnish is the greatest limitation the merchants have in collecting their accounts. Unlike California and many of the Western States, Missouri prevents a creditor from issuing a writ of garnishment against a debtor until after attachment is made and judgment is secured. Attachment can be made only after the creditor has put up a bond for twice the amount of the suit and has filed affidavit that the debtor has absconded, has concealed his assets, has frauded or is about to do these things.

"Few merchants are willing to make affidavits of such a serious nature and run the risk of losing their bond for a \$10 account. In many states the law allows a creditor to tie up the money of a debtor after filing an affidavit of the justice of the account. The process in Missouri is so complicated that the 'dead-beat' debtor has time to leave town before the machinery can be put in operation against him.

"I am surprised that the mercantile organizations of Missouri have not started a campaign to revise the state laws on the matter of collecting accounts. Under the present law the small account cannot be collected without cost which makes legal action almost impossible."

## RULE COVERS MISSOURI BANKS

W. W. Stewart Thinks Federal Reserve Board Will Have More Control.

The new rule of the Federal Reserve Board, adopted this week, all lowering the federal reserve banks to buy state banks' domestic acceptances, a practice heretofore limited to member banks' acceptances of foreign drafts or bills of exchange, will probably apply only to state banks in Missouri and New York, according to W. W. Stewart, associate professor of economics in the University.

"I think Missouri and New York are the only two states which have laws allowing the state banks to accept domestic drafts," he said this morning. "The new rule of the Federal Reserve Board gives a greater freedom to the state banks, allowing them privileges of domestic acceptance, an advantage the national banks do not have."

The new rule, Mr. Stewart thinks, will help give the Federal Reserve Board a basis for more control over the country's banking situation by allowing this domestic acceptance in open market operation. "This operation will probably not have an immediate effect, but it will help regulate the banking control when the surplus of the member banks is partly used up," he says.

## Sigma Delta Chi Has Luncheon.

Twenty-four editors and near-editors sat together at the Virginia Grill at noon today at the first weekly luncheon of Sigma Delta Chi, national honorary journalistic fraternity. Dean Walter Williams and C. G. Ross of the faculty of the School of Journalism and R. W. Jones, city editor of the Tribune, honorary members of the fraternity, were present. Morton Stern, an alumnus of Sigma Delta Chi who is visiting in Columbia, also attended. The fraternity plans to hold a luncheon every Tuesday.

## A COMMUNITY CHRISTMAS TREE

Women's Civic League and the Elks Are Co-operating This Year.

The Women's Civic League is co-operating with the Elks in making the Elks' Christmas tree this year a community affair. They are trying to get the names of all the school children in families where there will be no Christmas tree or other celebration. Cards will be issued to all such children, and, on presentation, each will receive a gift from the tree. Mrs. W. E. Harsh, president of the Civic League, has appointed a committee composed of Mrs. G. F. Troxell, chairman, Mrs. W. T. Stephenson, Mrs. Franklin P. Johnson and Mrs. S. E. Everly.

The Elks have asked the Civic League to take charge of decorating the tree and appointed a committee composed of Mrs. S. C. Hunt, Mrs. O. B. Wilson and Dudley Robnett.

The tree will be in front of the Elks' home, but if weather is bad the gifts will be distributed in the basement of the Elks' home.

The committee representing the Civic League will ask all churches and other organizations that prepare baskets of food and clothing or other gifts for poor families, to bring all gifts to the tree. The Elks will see that the gifts are delivered.

Miss Laura Searcy is training one hundred children, who will sing Christmas carols around the tree.

## CALLS PUNCH BOARDS ILLEGAL

City Attorney Starrett Declares They Violate Gambling Ordinance.

"Any game that has an element of chance, if played for money, is unlawful," said City Attorney George S. Starrett this morning regarding the warrants issued yesterday against three Columbia merchants charging them with operating gambling devices.

"There is a city ordinance prohibiting such games of chance, which reads after this fashion: 'Every person within this city who shall permit any gaming table, bank or device set up in his place for the purpose of gaming, shall on conviction be adjudged guilty of a misdemeanor.' The punishment fixed is not more than one year and not less than thirty days in jail or a fine of not more than \$500 and not less than \$50."

"On one of these boards, a jewelry board, that we examined yesterday," Mr. Starrett continued, "we found 700 chances selling for 10 cents apiece, and thirty-three of these were entitled to prizes ranging from a gold watch chain to a twenty-year guaranteed Elgin watch. The other 667 chances gave the holder a small stick of chewing gum."

"I do not think that these men knew that they were violating a city ordinance, but they have been warned occasionally for two years to discontinue the operation of punch boards."

## TO DISCUSS SCHOOL WELFARE

C. H. S. Home Economics Department Will Serve Dinner.

The health, prosperity and general welfare of the Columbia public schools will be discussed at a dinner to be given at the high school gymnasium at 6:30 o'clock Friday night.

The plan, as made by J. E. McPherson, superintendent, is to bring together the Board of Education, the mayor, the members of the board of mayor, the members of the Board of Education, the county judges, the city attorney and the prosecuting attorney, for the purpose of open discussion and exchange of ideas looking toward better co-operation and more efficient service in behalf of the schools.

The dinner will be served by the home economics department of the high school.

## JOHN W. JEWELL VISITS HERE

Former Missourian Manager Now Springfield Publisher.

John W. Jewell, former business manager of the University Missourian, is here from his home in Springfield for a short visit. Mr. Jewell is now associated with his father in the publication of the Springfield Leader. He has charge of the foreign advertising.

"I am particularly interested in the progress of the Missourian," he said, "and attribute any success I may have had in my father's office to the training received in the School of Journalism."

Mr. Jewell leaves tonight for Kansas City.

## Ray Lucas Visits Here.

Ray Lucas of Benton, Mo., is visiting at the Acadia house this week. Mr. Lucas, a student in the University in 1913, was graduated from the College of Law of the University of Chicago last year.

## HALF OF GREEK ARMY MAY BE DEMOBILIZED

Dispatch Says Constantine Has Agreed to Reduce His Forces.

By United Press.

ATHENS, Dec. 14.—It is reported here today that the Grecian government will demobilize half of its army in accordance with an agreement which has been reached with the Allies.

The Bulgarian forces are still pursuing the Allies. The latter are entrenching, many positions being four miles inside Grecian territory. Reports from Saloniki say that the Bulgars have crossed the border in several places. The Allies are fighting hard.

## May Overrun Entire Country.

ROME, Dec. 14.—According to general gossip here today, it is thought that, once the Central Powers cross the border into Greece, they will overrun the entire country.

It is also thought that Austria will seek to realize an ambition centuries old by occupying Saloniki and other seaports along the Aegean coast.

## Farewell Party for W. M. Regan.

The graduate scientific fraternity of Gamma Alpha gave a farewell party at the chapter rooms last evening in honor of William M. Regan, who will leave in a few days to fill the position of acting chairman of the department of animal husbandry at the University of Nevada.

## Clark Couple Get License Here.

A marriage license was issued to Raymond Owens and Floy Bryson of Clark, Mo., this morning.

## GRIP NO FAD BUT-- EVERYBODY HAS IT

That "Heavenly" Cold Has Slighted Few Since Thanksgiving Day Rain.

Noah Webster says in his great book on words that grip is akin to influenza, and influenza gets its name from the fact that the epidemic was formerly attributed by astronomers to the influence of the heavenly bodies. Grip, however, is far from being influenced by anything heavenly, in the opinion of those who are at present suffering from the epidemic.

"Everybody seems to have the grip," said Dr. Guy L. Noyes, superintendent of Parker Memorial Hospital, this morning.

Immediately after the rain on Thanksgiving, the man with the red nose and sad eyes made his appearance, together with his sister of the moods. The warm and cold spells of weather since then have aggravated their ailments, and grip is now king of all he surveys. You are lucky if you have escaped the pains and aches of this species of cold. Oh, you have it, too? Then you're right in the swim.

## College Team Wins at Christian.

The college team at Christian won by a score of 23 to 19 in a basketball game with the academic team in the college gymnasium last night. The students and faculty cheered from the side lines, and the game showed the results of weeks of hard practice. Helen Davis and Lorene Hough, as forwards on the academic side, did some clever playing, while Frances St. Clair was the star forward for the college team.

## CABIN WITH FIREPLACE FOR BOY SCOUT LODGE



This is their first Christmas, and Santa Claus has brought the Boy Scouts their Christmas gift early. Unlike "our dimpled little darling who's never seen Christmas yet," they didn't have to hang up their stockings for it, either. Indeed the present is much too large for grandmother's, or anyone else's, stocking to hold.

Since its organization last spring, the local council of Boy Scouts has been on the look-out for a country lodge. It was the boys' original intention to secure a lot and then, following the plan of councils elsewhere, to build a two-room, inexpensive shack, suitable for use overnight, when on hikes. But two weeks ago D. E. Valentine offered them the use of the old Valentine homestead on Grindstone Creek, two miles from the University Farm, as long as they will take care of it and keep it in good repair.

## Will Hold Open House for a Week.

The boys will hold open house at the cabin for a week during the Christmas holidays, and during this time they will expect their parents and others interested in the Boy Scout movement to visit them.

Mr. Valentine's conditional gift is an old-fashioned house, with two rooms in the front and lofts above. In one of the front rooms is a wide fireplace. In the ell are two more rooms. The boys will use the upstairs for bunk rooms and will build bunks along the sides of the rooms, thus accommodating between fifty and sixty Scouts.

Two weeks ago, under the direction of scoutmasters, R. R. Hudelson and O. R. Johnson and Commissioner H. M. McPheters, the boys cleaned the cabin and last week a committee from the council, the scoutmasters and Marcus Bell, while on a visit to the cabin, made an estimate of the materials required to put it in comfortable condition. Lumber was purchased and will be paid for by the Scouts themselves, each agreeing to earn 50 cents in the next two weeks to defray the expense of repairs.

Spent Day Saturday Making Repairs.

Last Saturday, under the direction of scoutmasters Johnson and Roy Hastings, twenty-five Scouts took carpenter's tools and spent the day at the cabin, making six benches, each six feet long, and thirty-eight feet of tables, which will be arranged U-shape in the mess room and which will accommodate twenty-five Scouts at a time. The roof, windows and doors were put in repair. Next week the yard will be cleaned of weeds and rubbish and the fences repaired. A spring near the cabin is being cleaned out, and a new cover will be placed over it.

No boy is allowed to drive a nail or cut timber without the permission of one of the scoutmasters. The fires in the cabin may be started only by the scoutmasters and no Scout or group of Scouts will be permitted to go to the cabin unless accompanied by a scoutmaster or assistant. Next Saturday twenty members of the council will inspect the cabin and see that it is in readiness for open house.

In the early spring, the boys will dam Grindstone Creek for a swimming pool and will build a wireless station and tower to put them in communication with the stations in town.

Besides the Boy Scouts, the Sunday school class of Marcus Bell, to whom permission was first given, will use the cabin. Mr. Bell plans to organize his class into a troop of Scouts in the near future.

The council at present has a membership of forty and three scoutmasters. They will spend every Saturday at the cabin.

## THE WEATHER

For Columbia and Vicinity: Cloudy weather with snow or rain tonight and Wednesday; slowly rising temperature. For Missouri: Unsettled weather tonight and Wednesday with snow or rain; rising temperature tonight and east portion Wednesday.

## Weather Conditions.

The storm on the Atlantic coast has increased in energy, and is this morning giving strong winds from Hatteras to Maine.

The western low pressure wave also has increased, and now dominates the weather throughout the Rocky Mountain range, and eastward across the Plains. At 7 this morning snow was falling at many points in the Rocky Mountains, and cloudiness was on the increase as far east as the Mississippi River.

The weather is colder in all of the Mississippi Valley and east to the Atlantic but in western sections temperatures are on the rise.

In Columbia more or less cloudy weather will prevail during the next thirty-six hours or more, with slowly rising temperature, perhaps with some snow or rain.

## Local Data.

The highest temperature in Columbia yesterday was 37 and the lowest last night was 20; precipitation, .09; relative humidity 2 p. m. yesterday, 57 per cent. A year ago yesterday the highest temperature was 30 and the lowest 7; precipitation, .07.

## The Almanac.

Sun rose today, 7:20 a. m. Sun sets, 4:47 p. m.

## The Temperatures Today.

7 a. m. .... 20 11 a. m. .... 22

8 a. m. .... 20 12 m. .... 23

9 a. m. .... 20 1 p. m. .... 25

10 a. m. .... 21 2 p. m. .... 25

## EXPECT 1,000 AT BANQUET

Local Democrats Begin Arrangements for Jefferson Day Celebration.

The 1916 Democratic campaign in Columbia and Boone County will open with the second annual Jefferson Day banquet to be given on Thursday, April 13, at Columbia Hall.

"We expect an attendance of 1,000 at this banquet," said J. E. Boggs, chairman of the banquet committee, this morning. "Last year we had an attendance of 300 on three weeks' notice, but this time we are making our arrangements early and expect a much larger attendance."

Speakers from all parts of the state will be asked to attend. The following committee will select the speakers: Boyle G. Clark, Senator Frank G. Harris, Representative W. H. Sapp, S. F. Conley and L. M. Defoe. Committees on arrangements, invitations and tickets will be appointed later. The banquet will cost \$1 a plate.

Arrangements are being made for a special car to take a delegation from Columbia to attend the Jackson Day banquet to be given by the St. Louis Democrats on January 8. One of the objects of the delegation will be to invite St. Louis Democrats to attend the Jefferson Day banquet.

## L. R. SACK AGENT FOR FAIR

Former Journalism Student Will Represent San Antonio at Washington.

Leo R. Sack, who was one of the first students in the School of Journalism, has been chosen to spend the next two years in Washington, as representative of the International Exposition that will be held in San Antonio, Tex., in 1918. Mr. Sack was in St. Louis yesterday making arrangements for the coming of a delegation of Texans, who will be in St. Louis next month to confer with business men on plans for the fair.

The exposition will commemorate the two hundredth anniversary of the founding of San Antonio by the Jesuit fathers.

"It will be," said Mr. Sack, "international in every respect and by far the biggest fair ever held in the South. Already the de facto government of Mexico has assured those in charge that it will be represented by a liberal exhibit. Assurances also have been given that the Central and South American nations will have exhibits."

## VOGT WITH FRESHMAN TEAM

Columbia Boy in Line-Up Against the Varsity Tonight.

The second Freshman-Varsity basketball game will be played at 7:15 o'clock tonight at Rethwell Gymnasium. Saturday night the Varsity won the first game of the series, 21 to 17.

Two former high school stars are playing with the freshmen, Vogt of Columbia, two years ago picked as the best high school goal shooter in the state, and Viner of Kansas City, selected as a member of the Kansas City high school "all" team last year.

Speelman will probably play a part of the game with the Varsity tonight. Besides the four letter men Shirley, Campbell and Stankowski are showing up well. Some candidates for the team are being kept out of the game by the coaches on account of their studies.

## THE CALENDAR.

December 15.—Katherine Goodson, Phi Mu Alpha concert, University Auditorium.  
December 17.—Christmas holidays at University begin, 4 p. m.  
January 12.—Concert by Paderewski, under auspices of Phi Mu Alpha, University Auditorium, 8:15 p. m.

## COLUMBIA TO HONOR FRANCIS M. COCKRELL

Memorial Service Will Be Held on Day of Former Senator's Funeral.

## WELL KNOWN HERE

"Uncle Jack" Coats, Once His Slave, Recalls War Days With "Marse Francis."

A memorial service for former Senator Francis Marion Cockrell, who died in Washington yesterday, will be held in Columbia on the afternoon or evening of the funeral at Warrensburg. The following committee has been appointed by Mayor J. M. Batterton to make arrangements for the service:

Walter Williams, chairman; R. B. Price, E. W. Stephens, W. A. Bright, W. T. Anderson, C. B. Rollins, L. M. Defoe, Dr. B. A. Watson, Malcolm G. Quinn and J. Ed Crumbaugh.

The local chapter of the United Daughters of the Confederacy is expected to aid in the services. The committee will meet at the Commercial Club rooms at 4 o'clock tomorrow afternoon to complete preparations. The services will be held at 7 o'clock of the day on which the funeral is held at Warrensburg.

## Was Well Known Here.

Former Senator Cockrell was well known in Columbia. He had spoken here on several occasions and many Columbians recall pleasant relations with him while he was representing Missouri in the United States Senate. He is called, by the men who remember many meetings with him, one of the best men that Missouri ever had in the Senate. His energy was untiring. He and Senator George G. Vest, his colleague for many years, made a distinguished team.

Senator Cockrell won distinction in the Civil War as a Confederate general. A number of Boone County soldiers were in his force. An uncle of R. B. Price was a major general in the Confederate army under Cockrell as a brigadier general.

"Uncle Jack" Coats, a negro, who lives at Sixth and Walnut streets, was a servant of Senator Cockrell during the war. Uncle Jack was bought by Colonel George Cockrell, father of F. M. Cockrell, nine years before the war for \$2,750. He was kept on the Cockrell plantation until the war and during the war was a "trusty" negro.

## Former Slave Tells of Master.

When told this morning of the death of former Senator Cockrell, "Uncle Jack" said:

"Well, there is none left now but Old Jack. All my masters gone, Marse Francis with the rest. But I knowed it. For a week every time I went to sleep I dreamed about being with Marse Francis and Colonel George in the war again."

How he obeyed his master's orders despite personal danger; the chances he had to trade his knowledge with negroes wanting to turn to the northern army, and how he stayed with his master when there was a \$1,000 reward for the general's arrest after the war were among "Uncle Jack's" reminiscences.

General Cockrell was leading a wagon train during the war and was some distance in front of the others when four northern soldiers on horseback rode up and began threatening and cursing him.

"Now how do you reckon I saved him?" said "Uncle Jack." "I get off the wagon, went around to the other side and took one of the lynch pins out, so the wheel would come off. Then when he had to stop and the other wagons began coming up, the man said, 'We'll see you when you get to the next town.'"

## CHURCH WOMEN SELL SEALS

Methodists Took In \$19.30 at the Post-office Yesterday.

The sale of Red Cross seals at the postoffice yesterday amounted to \$19.30. The sale was in charge of women from the Methodist Church under the direction of Mrs. W. B. Nowell, Sr. The sale at the Hamilton-Brown shoe factory amounted to \$11.85 and was in charge of Mrs. Jesse Wrench and Miss Bertha Hamilton, Columbia's visiting nurse.

The women of the Catholic Church have charge of the sale at the post-office today. Tomorrow Mrs. C. B. Rollins, Mrs. O. J. Mooers, Mrs. George Reeder, Mrs. A. J. Estes, Mrs. W. G. Brown, Mrs. Austin Welch and Mrs. Fannie B. Moore of the Episcopal Church will have charge of the sale.